



Life INSURANCE

at Work

News about your group term life insurance program

Cook County is pleased to introduce Securian Financial Group as the new provider of your Basic Life and Supplemental Life insurance programs effective June 1, 2015.

Elect guaranteed coverage at open enrollment with Securian

During open enrollment, you may elect up to 3x your annual base pay (to a maximum of \$500,000) in Supplemental Life insurance coverage without providing proof of good health.

New guaranteed coverage you elect during open enrollment, July 15–31, will become effective August 1, 2015.

QUESTIONS?

Call **312-603-6385** or email
risk.mgmt@cookcounty.gov

TO ENROLL:

Visit **LifeBenefits.com** and log in using your user ID and password.

User ID: CCIL + your Employee ID.

Initial password: Your eight-digit date of birth (MMDDYYYY) + the last four digits of your Social Security number. If you have questions about enrolling online, call 1-877-491-5269.

Coverage options at a glance

County-paid coverage



Basic Term Life

1x annual earnings

(rounded to the next higher \$1,000)

Maximum coverage: **\$750,000**

Elect the following



Supplemental Term Life

Increment Option: Elect in increments of

\$1,000

Earnings Multiple Option: Elect multiples of

1 to 5x annual earnings

Maximum coverage: **\$500,000** or

5x annual earnings, whichever is less

Additional features

Beyond paying a benefit in the event of your death, your group life insurance has other important features:

- **Take your coverage with you** – If you are no longer eligible for coverage as an active employee, you may port your group life insurance coverage (ported coverage ends at age 80) or you may convert your life coverage to an individual life insurance policy. Premiums may be higher than those paid by active employees.
- **Early benefit payments if diagnosed as terminally ill** – If an insured person becomes terminally ill with a life expectancy of 24 months or less, he/she may request early payment of up to 100 percent of the life insurance amount, up to a maximum of \$1,000,000 (Basic and Supplemental combined).

Monthly cost of coverage

Supplemental Term Life

Age	Rate per \$1,000
Under 25	\$0.146
25-29	0.173
30-34	0.232
35-39	0.261
40-44	0.290
45-49	0.437
50-54	0.520
55-59	0.520
60-64	0.520
65-69	0.520
70-74	0.520
75 and over	0.520

Rates increase with age and are subject to change.

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to Cook County. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations, and terms of coverage. All elections or increases are subject to the actively at work requirement of the policy.

Insurance products are issued by Minnesota Life Insurance Company, headquartered in Saint Paul, MN. Product availability and features may vary by state. Products offered under policy form series MHC-96-13180.12.

The Securian Financial Group, Inc. and its affiliates, including Minnesota Life, provides a wide range of financial products and services that meet the needs of individuals, families, business owners, financial institutions and employers.

Securian Financial Group, Inc.

Group Insurance
www.LifeBenefits.com

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